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ABSTRACT

Designed for third grade language arts students, this learning capsule contains student materials and a teacher's guide for a unit on budgeting. Objectives are to discriminate between wants and needs, distinguish parts of a budget, and construct a budget. The unit requires four to six hours of instructional time and is designed for use with a learning center. The student book provides directions for activities found in the learning center. Students analyze cartoons, make posters illustrating basic needs, make a needs and wants list, view filmstrips, and play a budgeting game. The teacher's guide provides objectives, instructions for making games and budget posters, tape scripts, cartoon scripts, pre- and posttests, and keys for all tests and worksheets. The appendix includes reproducible copies of pre- and posttests, worksheets, record sheets, and read-along books to accompany tapes. Materials include charts for students to record their spending habits, word search games, and a worksheet to determine immediate, intermediate, and long range spending goals. (KC)

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BUDGETING WITH DAN, the hobo man

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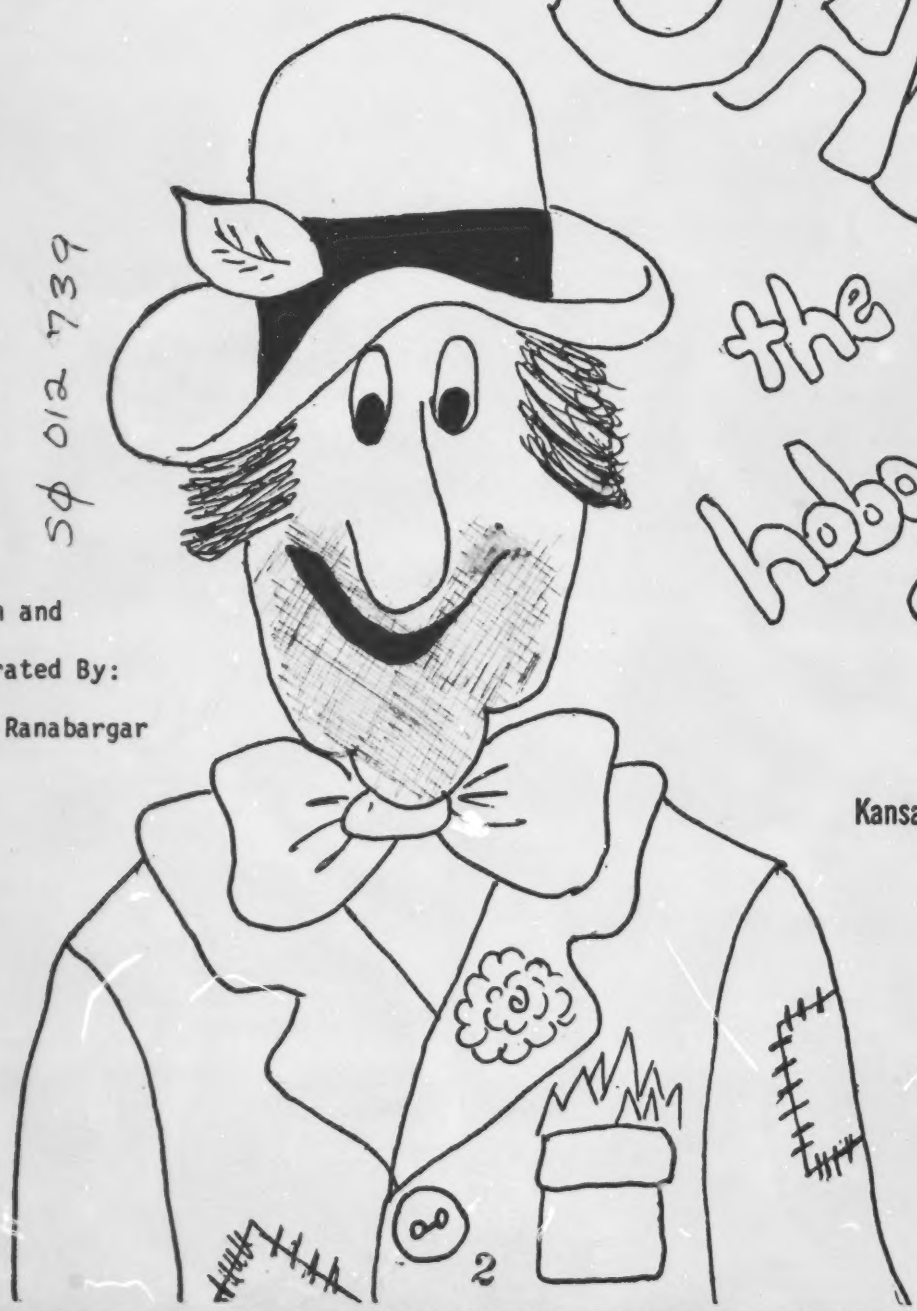
TEACHER'S GUIDE

SP 012 739



Written and
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Cheryl Ranabargar

Project COST
ESEA Title IV
Kansas State Dept. of Education
USD 449
Easton, KS 66020

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PACKAGE RESUME FORM

PUBLICATION DATE: July, 1979

LEVEL/SUBJECT: 3rd Grade Language Arts

AUTHOR: Cheryl Ranabargar

TITLE: Budgeting with Dan, the Hobo Man

ABSTRACT:

In the learning capsule, Budgeting with Dan, the Hobo Man, students will learn to identify needs and wants, distinguish parts of a budget, and construct a budget for their own use.

Presenting the information and activities is the cartoon character, Dan the Hobo Man.

This capsule is designed to be completed in 4-6 hours of instructional time. It is designed to be used with a learning center approach. This capsule should be incorporated into the third grade language arts curriculum. Students should be able to add money before attempting this capsule.

This capsule is self-contained, except for one commercially prepared filmstrip which is an optional activity.

OBJECTIVES

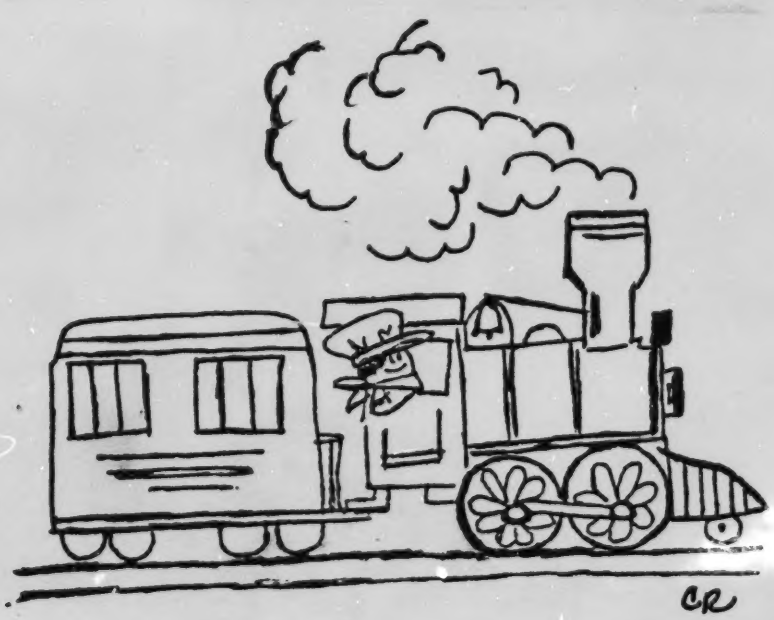
Upon completion of this capsule your students will be able to:

- identify the expenses that must be planned for in a budget.
- identify reasons why it is a good idea to have a budget.
- discriminate between needs and wants.
- apply budgeting principles to their own life situations.

GENERAL INSTRUCTIONS:

The Budgeting Center could be set up in a corner of the classroom. Materials for all activities should be kept in the center. Several boxes or tea crates could hold all of the materials needed in the capsule. These boxes could be decorated to look like railroad cars, to carry out the hobo theme. A bulletin board or poster with Dan's picture and a "hobo village" of tents could announce the center area.

Students should assume the responsibility for finding, using, checking, correcting and replacing all materials and activities in this capsule. If students have not used a learning center in the past, they may need direction and encouragement for the first few days. Once the routine has been established, students will be able to function very well on their own with a minimum of teacher direction. Be sure, however, to keep encouraging and praising their progress.



MATERIALS NEEDED
to complete this capsule:

Heavy Cardboard

Tagboard

Drawing Paper

Crayons

Felt Tip Markers

Rulers

Scissors

Magazines

Glue

Laminating Film or Clear Contact Paper

Poker Chips

Wooden Cube

Clasp or Regular Envelope

Filmstrip Previewer

Cassette Tape Player

Blank Cassette Tapes

DIRECTIONS FOR MAKING GAMES:

"Making It Through" Game

You will need:

large piece of cardboard
felt tip markers
play money
a dice or a wooden cube
poker chips
glue
clasp envelope
laminating film or clear contact paper

Construction:

Draw gameboard on cardboard, then laminate or cover with clear contact paper. Make or buy a dice. Dice can easily be made by writing numbers 1-6 on a small wooden cube. Duplicate and cut out play money. You will need 50¢ pieces, $1.00 and $5.00 amounts. Cut out money and glue on back of gameboard. Poker chips of different colors and the dice can also be placed in the clasp envelope. Write playing directions on the clasp envelope.

Student Instruction:

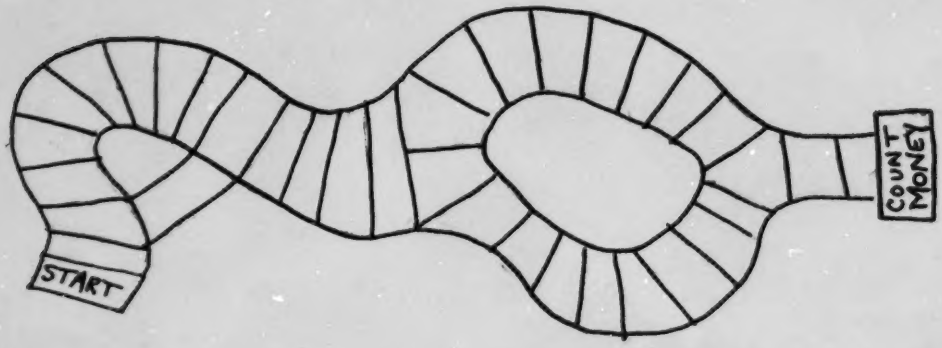
Two or more players are needed. Choose your marker from the envelope and place it on the "Start" square. Count out $30.00 for each player. One player should be the "banker" and handle all the money. Each player should roll the dice. The player with the highest number should go first. Each player rolls the dice in turn and moves that number of spaces. When a player lands on a square he/she should pay or get the amount shown. Then all players have completed the course, they should count their money. The player who has the most money is the winner.

Directions for constructing the gameboard are on the following page.

Directions for
"Making It Through" Game (Con't)

Gameboard:

Make a winding game trail and fill in with these directions:



Forgetful - Library Fine 50¢
Art Prize! Win $2.00
Your Birthday Get $5.00
Swimming Pool Admission Pay 50¢
Trick or Treat-Boo! Get 50¢
Hole in Pouch Lose 50¢
Flat tire- $5.00 to fix it
Made Bed Get 50¢
Grounded Lose 1 turn
Mom's Birthday Spend $2.00 for present
Good 'ol Uncle Ralph gives you $1.00
Tennis shoes Cost $15.00
Take out the trash 50¢ earned
Sold art product for $7.50
Comic book Cost $1.00
Notebook paper Cost $1.50
Need New Shirt Cost $7.00
You set the table Earned 50¢

Continued on the following page

Directions for Gameboard (Con't)
"Making It Through" Game

Snowing need mittens -$3.00
Mowed lawn -earned $1.50
Super Saver- Extra Turn
Big Mac Attack -$1.50
Lucky You - Won $5.00
Grounded- Lose 1 turn
Movies- Cost $2.00
Found $5.00 in Christmas Stocking
Broken Window-Repair Cost $10.00
Made Bed 50¢ earned
Need new pencils - Cost 50¢

USING THE PRE- AND POST-TEST

The pre-test should be given with the idea of assessing each student's strengths and weaknesses. Reassure students that the pre-test is given only to let the student and teacher know in what areas students are weak and which areas they are strong. The pre-test will not be counted as a grade in the capsule. Reassure the students that they should not worry about any questions on the pre-test that they cannot answer.

After students take the pre-test, you may find some students who need to complete one section of this capsule, while others may need to do both sections. If a student misses any questions in a particular section, he/she should be required to complete that section of this capsule.

The post-test will indicate whether or not the student has mastered the material that is covered in the capsule. If the post-test shows a need for more work this can be noted in the record sheet. Then some material from the capsule can be reworked, or the student can work some of the activities he/she did not select the first time through the capsule.

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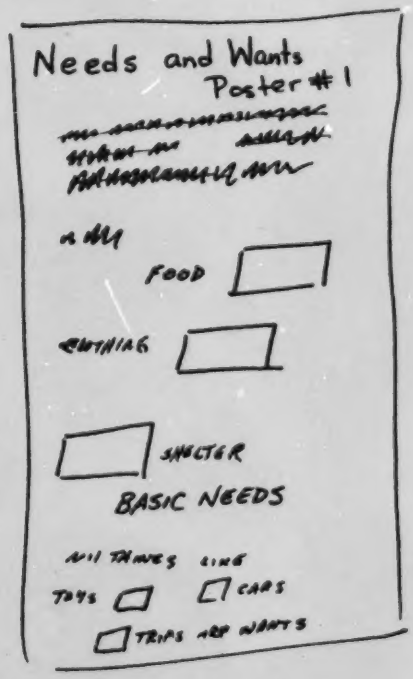
INSTRUCTIONS FOR MAKING BUDGET POSTERS

Budget Poster #1

Supplies: 9" X 12" Sheet of Oak Tag
Ruler
Pencil
Felt tip markers-assorted
Glue
Sissors
Magazine pictures

Write and draw an example of needs and wants:



Write: these are things that a person must have to be able to live. They are: food, shelter, clothing. Draw out examples of food, clothing, and shelter.

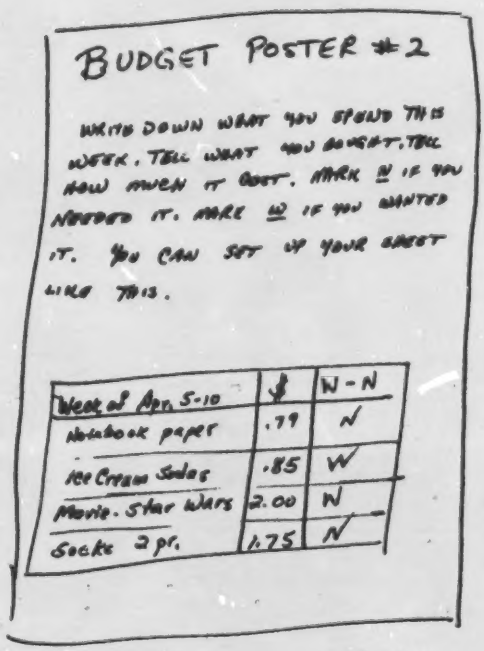
Then on the bottom, write: other things like toys, cars, and trips are wants. Draw or cut out examples of wants. When the budget poster is completed, hang it in the Budget Center.

BEST COPY AVAILABLE

INSTRUCTIONS FOR MAKING BUDGET POSTERS (Con't)

Budget Poster #2

Supplies: 9" X 12" Sheet of Oak Tag
Ruler
Pencil
Felt tip markers - assorted


BUDGET POSTER #2
WRITE DOWN WHAT YOU SPEND THIS WEEK. TELL WHAT YOU BOUGHT. TELL HOW MUCH IT COST. MARK N IF YOU NEEDED IT. MARK W IF YOU WANTED IT. YOU CAN SET UP YOUR SHEET LIKE THIS.
Week of Apr. 5-10 | $ | W-N
Notebook paper | .79 | N
Ice Cream Sodas | .85 | W
Movie. Star Wars | 2.00 | N
Socks 2 pr. | 1.75 | N

Neatly write down what you spend this week. Tell what you bought. Tell how much it cost. Mark "N" if you needed it. Mark "W" if you only wanted it. You could set up your sheet like this...

Week of Apr. 5-10	$	N-W
Notebook paper	.79	N
Ice Cream Soda	.85	W
Movie, Star Wars	2.00	W
Socks 2 pr.	1.75	N

Place this poster in the Budget Center so students can refer to it during Activity 4.

TEACHER-MADE TAPE SCRIPT #1

Listen to the tape and look at the Read-Along-Book (#1). The most important ideas are in the Read-Along-Book. Turn the page when you hear the bell.

A plan for spending money is a budget. A budget can be formal, that is, written down, or it can be informal, that is the kind of budgeting you do when you save your allowance for 3 weeks so you can go to the circus. Nearly everyone who handles money budgets it in some way. The biggest budget we know of is the one made by the United States Government. It runs into many billions of dollars. Businesses also budget the money they use. Families budget the money that comes into the home. A budget helps prevent careless or unplanned spending. It can help a person stretch the money he makes.

DING ***

The first step in planning a budget is to set goals. For example: you have $5.00 to spend each week but want to buy a baseball mitt that costs $12.00. Twelve dollars may seem like a lot of money, but if you save $3.00 a week, you might have to spend less on other things, and perhaps go without some things. But this is what setting goals means....from all possible ways to spend your money, you pick the things you want most. Very few people are lucky enough to get everything they want. That is why goals need to be set for your spending plan or budget.

DING***

TAPE SCRIPT #1 (Con't)

Well planned budgets usually provide for three kinds of goals:

1. Long range goals - - such as saving for summer camp or a college education or training . . . or savings.
2. Intermediate goals - - should also find a place in your budget. These are goals that cannot be reached right away, but can be reached in a month or two. An example of an intermediate goal would be the catcher's mitt we spoke of earlier, or a trip to the circus or a skate board.
3. Immediate goals - -are the third type of goal. Immediate means right now, and immediate goals are needs that must be met each month or eachweek. Dues for 4-H or scouts would be an immediate goal. So would lunch tickets because these are fees that need to be paid right away, or immediately.

DING**

Another important part of your budget is an emergency fund to pay for any expense that is not in the budget. For an adult, illness is often an emergency because it means that they cannot work and must pay doctor and hospital bills. For a child who delivers newspapers a flat bike tire is an emergency. The child must be able to pay for his repairs. If there is no emergency fund, money might have to be taken from savings or some long term goal. But if money is put aside each week in an emergency fund, these emergencies can be handled with no bother to other sections of the budget.

DING**

Let's Review.

1. A budget is a plan for spending money.

DING**

2. There are three kinds of goals:
   Long range- goals that will take a long time to reach-such as saving for your education.
   Intermediate-or middle goals-these are goals you will have to work a month or two to get-like a new skateboard.
   Immediate goals-ones you must pay right away, such as lunches at school.

DING**

3. Every budget should have an emergency fund for unexpected expenses. Like replacing grumpy Mr. Wilson's window after breaking it with your football.

DING**

4. A little money put away to save comes in handy, too.

DING**

Now rewind the tape and place it in the box marked "Tapes" at the budgeting Center. Do worksheet number 1 that goes with this tape.

TEACHER MADE TAPE-SCRIPT # 2

Dan: Hello, boys and girls. I'm glad you decided to learn more about budgeting with my pal Sam. Why, I remember just the other day we were talking .....

Sam: Ok, ok Dan. I understand wants and needs, but what about things I have to pay for only once in a while-like my trip to the doctor last month, and Mom's birthday next week?

Dan: You can easily fit them into a budget. All it takes is thinking ahead-and some money set aside every week so that when something unexpected comes up, like a trip to the doctor or bike repairs, you will be able to pay for it.

Sam: I also like to go to the moving pictures; every week if I can. Sometimes I do not have money enough to go, let alone have some popcorn and a Coke at the movie.

Dan: Before you make your budget, you have to do some checking up on yourself. A good way is to write down every thing you spend for a week, and when you spend it. It is a good idea to see if it is something you need, or have to have; or if it is something you want but do not have to have. That way you can budget your money to take care of your needs. And use the money that's left to buy things you want.

DING**

Sam: After keeping my list this week, I can see some things that I buy every week. But down here on Hobo Island, we do not have much money, so we must plan very carefully what we are going to spend.

Dan: We call our spending plan a budget. There are some things that we have to spend money on regularly, like clothes, food and shelter. These are called necessities. That means that they are things that everyone must have in order to live. Why even us hobos must have clothes. See, I bought this nifty hat from Honest Al last week. . . cost me 15¢!! A real beauty, isn't it?

DING**

Sam: I don't see why shelter is a necessity. I sleep out under the stars, in the great out-of-doors.

Dan: Even when it is raining or snowing? I remember last year, old pal, you were more than happy to share my tent. You even gave me a dollar for letting you sleep there. See, shelter must be part of your budget.

DING**

Sam: I see now! Food, clothing and shelter are all necessities. Every time I get paid for a job I do, I'll put aside some money for food, clothing and shelter. That way, I'll be able to take care of my needs.

Dan: Good for you, Sam. Now let's talk about the things you only need once in a while, like a trip to the doctor?

Sam: ...or bike repairs?

Dan: Yes, that too. You need to save some money for unexpected emergencies. Budget for your needs first, and then save some money for an emergency.

DING**

Sam: Now, Dan, if I have a little money left over, what can I do with it?

Dan: That is the money you can spend on things you want, like your trips to the movies, or books.

Sam: Thanks a lot, Dan. I've got the idea now. I have to take care of my needs first, then put a little money aside for emergencies. Then I can have fun and buy the things I want. Boy, Dan, you're a real pal.

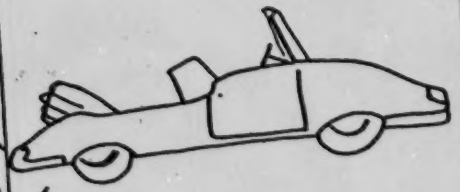
Dan: You're welcome, pal. See you later.

CARTOON STRIP

RICH WEALTHY'S JEWELRY STORE

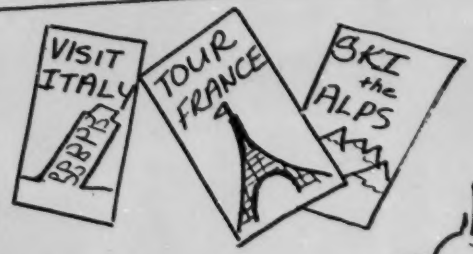
I'll take a ring, two necklaces, and a watch.

SANDY'S SPORTS CARS



It's a beauty, I'll take it.

TAMMY'S TRAVEL AND TOURS



Set up an AROUND THE WORLD TOUR FOR NEXT WEEK.

BENNY'S BOAT SHOPPE

I'll take a red one and a blue one.

SOUND SYSTEM STEREO STORE

SOUNDS GREAT— WRAP IT UP!

Name Key Date _____

School _____ Teacher _____

Grade _____

Pre-test
Budgeting with Dan the Hobo Man

Circle the letter of the answer that best completes each sentence.

1. Which are the three things that all of us need?
   a. shelter, money, food
   (b.) food, shelter, clothing
   c. clothing, food, energy
   d. energy, shelter, money

2. What is a budget?
   a. a way to save money
   b. a book
   (c.) a plan for spending money
   d. something that adults do

3. Which is a long-range goal?
   a. something you buy now
   b. something you must save weeks for
   c. something you must save days for
   (d.) something you must save months for

4. Why do people set budgeting goals?
   (a.) They want to buy something, but do not have enough money.
   b. They cannot spend all the money they have.
   c. They cannot make up their minds what they want to buy.
   d. They must save all their money.

Budgeting with Dan the Hobo Man Pre-test (cont.)
Page 2

5. Which is a short-term goal?
   a. a college education
   (b.) a baseball mitt
   c. a new car
   d. a candy bar

6. Which are needs?
   (a.) food and rent
   b. milk and movies
   c. paper and pencils
   d. clothes and vacations

7. To set up a budget you must
   a. take a class in budgets.
   b. have lots of money to spend.
   (c.) know your needs and wants.
   d. have someone to help you.

8. Your class is going to the circus in two weeks. You want to take $2.00 with you for spending money. How can you budget your money for the circus?
   a. Ask Mom for the money in two weeks.
   (b.) Plan your spending and save some money each week.
   c. Rake leaves for Dad to make some money.
   d. Take the money from your piggy bank.

Put a check (✓) by the things below that you should plan for in a budget.

✓ 9. food
✓ 10. clothes
✓ 11. savings
____ 12. your favorite tv show
____ 13. playing baseball
✓ 14. shelter

Name Key Date _____

School _____ Teacher _____

Grade _____

Post-test
Budgeting with Dan the Hobo Man

Circle the letter of the answer that best completes each sentence.

1. Which are the three basic needs?
   a. shelter, money, energy
   b. water, shelter, money
   (c.) food, shelter, clothing
   d. energy, shelter, money

2. Paul wants to see how he is spending his money. To help him find out he uses a
   a. bank statement
   b. notebook
   c. helper
   (d.) budget

3. Which of these is a long-range goal?
   a. a new pencil
   (b.) a college education
   c. a new bike
   d. lunch

4. Why do people set budgeting goals?
   a. They have more money than they need.
   b. They do not know what they want to buy.
   (c.) They want to buy something, but do not have enough money.
   d. They must save all of their money.

Budgeting with Dan the Hobo Man Post-test (cont.)
page 2

5. Which is a short-term goal?
   (a.) a new coat
   b. a pencil
   c. a CB radio
   d. a new truck

6. Which are wants?
   a. movies and food
   (b.) candy and books
   c. lunch and clothes
   d. a ruler and food

7. You can <u>not</u> set up a budget unless you
   a. learn how to make budgets in school.
   b. have lots of money to spend.
   c. buy a notebook to keep it in.
   (d.) know your needs and wants.

8. Why should you save money?
   (a.) You might need money for an emergency.
   b. So no one else can have any.
   c. So you can have a bank account.
   d. To help the economy.

9. Your mother's birthday is one month away. You want to buy her a really nice present. How can you budget your money for the present?
   a. Take the money from your savings account.
   b. Ask your Dad to let you do jobs to make some money.
   c. Borrow the money from your Dad.
   (d.) Plan your spending and save some money each week.

12. Tammy and Tommy each get 50¢ to spend each week. Every week Tommy has no money left by Wednesday. Tammy has saved a little of her money each week. She now has $3.00. How could Tommy save some of his money?

(a.) Ask Tammy to show him how to plan his spending.
b. Ask for more money each week.
c. Get a job that he could be paid for.
d. Get his money later in the week.

Put an X by the things below that should be planned for in a budget.

X 13. a trip to the park
X 14. food
____ 15. spending the night with a friend
X 16. clothes
____ 17. library books
____ 18. going to a friend's house to play
____ 19. playing baseball
X 20 . a place to live

Worksheet #1

Name Key Date _____

After listening to Cassette #1, work this sheet carefully. When you have completed it, place it in the area set aside for completed papers in the budget center. Dan will help you with this exercise.

Mark these eight items immediate, intermediate, or long range goals. Try to remember all the things you learned in the tape.

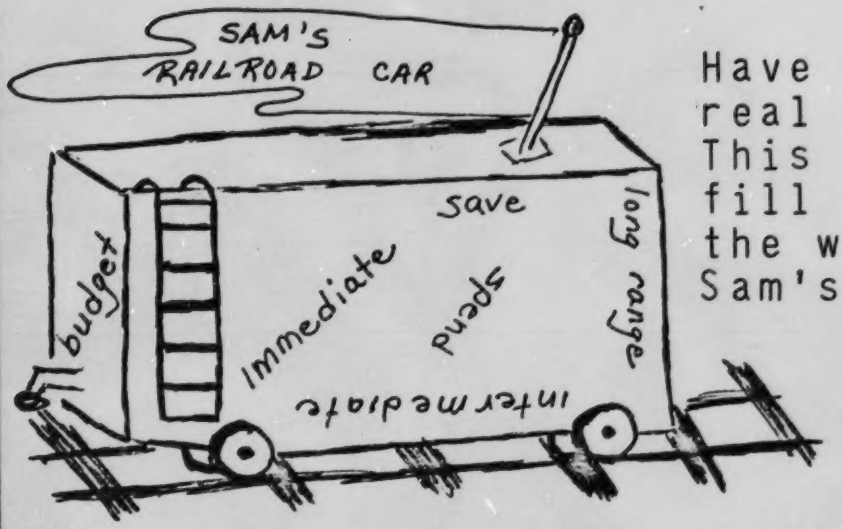
GOALS

1. 4H meeting dues immediate goal
2. Mom's birthday intermediate goal
3. summer camp intermediate goal
4. nursing college long range goal
5. lunch tickets immediate goal
6. a new football intermediate goal
7. a trip to the circus intermediate goal
8. notebook, paper, & pencils for school immediate goal

25 Now do PART II

Worksheet #1 (Con't) Name Key

PART II



Have you been working real hard? This part is easy. Just fill in the blanks with the words listed on Sam's railroad car.

1. A plan for spending is a budget.
2. A goal that will be reached many months or years from now is a long range goal.
3. Having a budget helps you see how you spend your money.
4. A goal that must be met now is an immediate goal.
5. If you want to buy a baseball bat, you might have to save for many weeks.
6. Goals that take several weeks to be reached are called intermediate goals.

Worksheet #2

Name Key Date _____

NEEDS AND WANTS ... BUT I NEED IT!

For the next 5 days write down everything you spend. Tell what you bought. Tell how much it cost. Write N for something you had to have. Write W for want if it was something you did not need.

Set your sheet up like this:

Mon., Tues., Wed., Thurs., Fri. April 9 - 13	$	N W
notebook paper	$ .79	N
ice cream soda	$ .85	W
movie, "Star Wars"	$2.00	W
socks - 2 pair	$1.75	N

Worksheet #2 (Con't) Name Key

If you got any money during those five days, write it down too. Tell how much you got. Put an X by the ways you get money every week or nearly every week. Do not mark ways you get money once a week or less.

This is how your chart might look:

Monday - Friday April 9 - 13	$	X
birthday money	$5.00	
walked dog	$ .25	X
did dishes	$ .25	X
made bed	$ .10	X
raked leaves	$2.00	

After you finish your five-day chart, put it in the folder marked "Completed Papers" that is at the Budgeting Center.

Worksheet #3

Name Key Date _____

DO I NEED IT ... OR DO I WANT IT?

Sometimes wants can turn into needs. I remember the time when I really wanted a new tent, even though my old one down at Hobo Island was fine. But the big rain came and my want turned into a need when I found out my old tent leaked... in 37 places!!

Tell how each item on the list below could be a need. Then tell how each item could be a want.

1. Big Mac

   need: answers will vary

   want: answers will vary

2. candy bar

   need: answers will vary

   want: answers will vary

Worksheet #3 (Con't) Name Key

3. paper back book

need: answers will vary

want: answers will vary

4. socks

need: answers will vary

wants: answers will vary

5. magic markers

need: answers will vary

want: answers will vary

6. drawing paper

need: answers will vary

want: answers will vary

Worksheet #4

Name Key Date _____

WORD BUILDING

PART I

LARGE DEPARTMENT STORE

See how many words you can make out of the letters of "large department store". The words you make must be things you could buy at a department store.

An example would be: pants

1. please accept all
2. words made from
3. "large department
4. store" that are
5. items which
6. could be found
7. in a department
8. store (answers
9. will vary)
10. _____

any more?

_____

_____

_____

_____

Worksheet #4 (Con't) Name Key

SUPERMARKET GROCERIES

Now see how many food words you can make out of supermarket groceries.

An example would be: tea

1. answers will
2. vary
3. _____
4. _____
5. _____
6. _____
7. _____
8. _____
9. _____
10. _____

any more?

_____

_____

When you have finished put your worksheet in the "Completed Papers" folder at the Budgeting Center. Don't forget to mark your record sheet.

Worksheet #5

Name Key Date _____

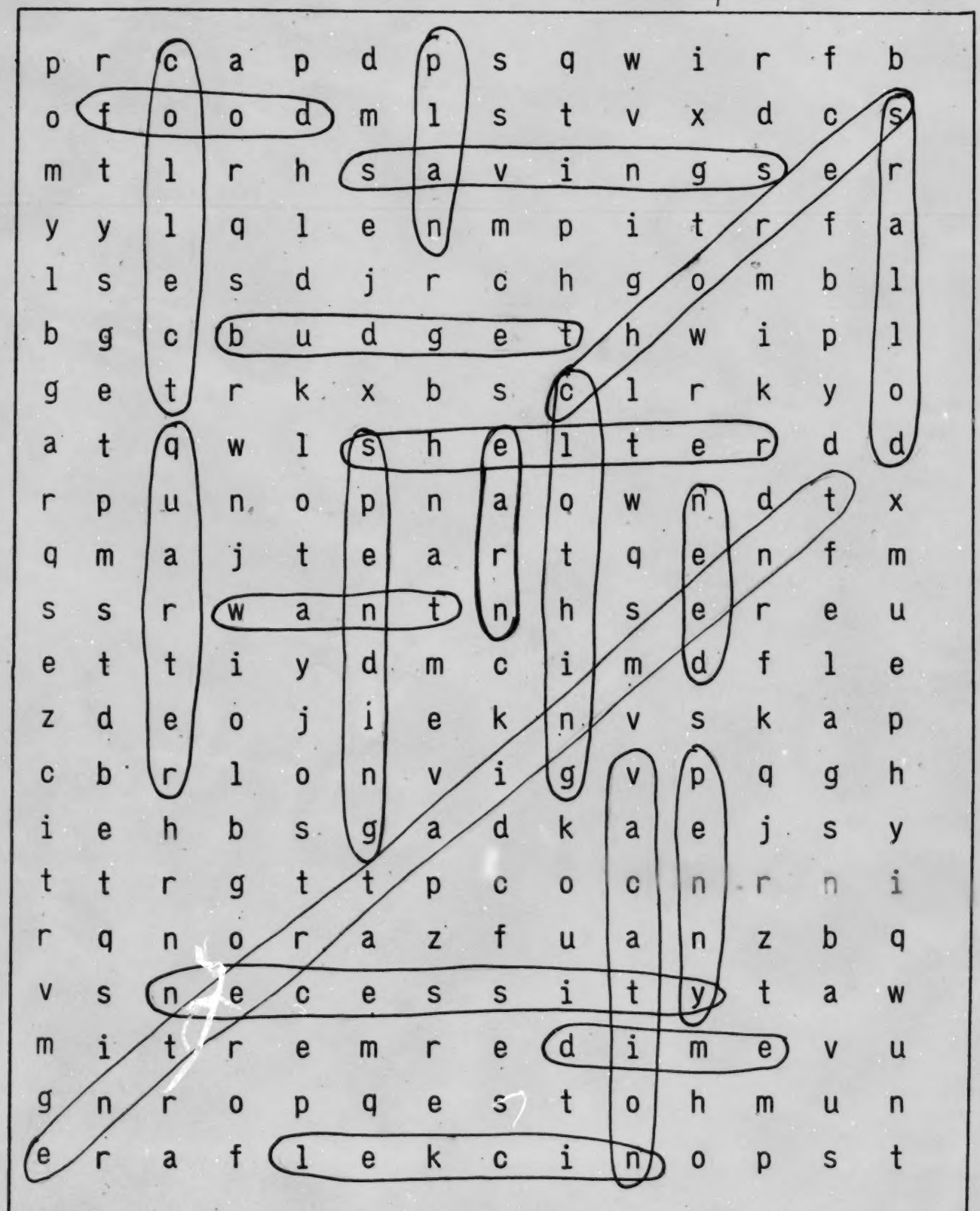
See if you can find all the words listed below. When you are finished, put your worksheet in the folder marked "Completed Papers". Mark your record sheet. If you need any help, ask your teacher.

WORD LIST

need
want
necessity
budget
food
clothing
shelter
earn
chores
collect
spending
plan
entertainment
savings
dollars
vacation
dime
penny
nickel
quarter

The word search puzzle is found on the next page. The puzzle contains all of the words found in the WORD LIST.

Words can be found: → ← ↓ ↑ ↙ ↗



p r c a p d p s q w i r f b
o f o o d m l s t v x d c s
m t l r h s a v i n g s e r
y y l q l e n m p i t r f a
l s e s d j r c h g o m b l
b g c b u d g e t h w i p l
g e t r k x b s c l r k y o
a t q w l s h e l t e r d d
r p u n o p n a o w n d t x
q m a j t e a r t q e n f m
s s r w a n t n h s e r e u
e t t i y d m c i m d f l e
z d e o j i e k n v s k a p
c b r l o n v i g v p q g h
i e h b s g a d k a e j s y
t t r g t t p c o c n r n i
r q n o r a z f u a n z b q
v s n e c e s s i t y t a w
m i t r e m r e d i m e v u
g n r o p q e s t o h m u n
e r a f l e k c i n o p s t

APPENDIX

This appendix contains copies of all worksheets and assessments. These copies may be used to make your own classroom quantity copies. To use, unstaple the sides of the teacher's guide and remove the worksheet and assessment pages. Restaple the remaining pages of the teacher's guide.

Name _____ Date _____

School _____ Teacher _____

Grade _____

Pre-test
Budgeting with Dan the Hobo Man

Circle the letter of the answer that best completes each sentence.

1. Which are the three things that all of us need?
   a. shelter, money, food
   b. food, shelter, clothing
   c. clothing, food, energy
   d. energy, shelter, money

2. What is a budget?
   a. a way to save money
   b. a book
   c. a plan for spending money
   d. something that adults do

3. Which is a long-range goal?
   a. something you buy now
   b. something you must save weeks for
   c. something you must save days for
   d. something you must save months for

4. Why do people set budgeting goals?
   a. They want to buy something, but do not have enough money.
   b. They cannot spend all the money they have.
   c. They cannot make up their minds what they want to buy.
   d. They must save all their money.

Budgeting with Dan the Hobo Man Pre-test (cont.)
Page 2

5. Which is a short-term goal?
   a. a college education
   b. a baseball mitt
   c. a new car
   d. a candy bar

6. Which are needs?
   a. food and rent
   b. milk and movies
   c. paper and pencils
   d. clothes and vacations

7. To set up a budget you must
   a. take a class in budgets.
   b. have lots of money to spend.
   c. know your needs and wants.
   d. have someone to help you.

8. Your class is going to the circus in two weeks. You want to take $2.00 with you for spending money. How can you budget your money for the circus?
   a. Ask Mom for the money in two weeks.
   b. Plan your spending and save some money each week.
   c. Rake leaves for Dad to make some money.
   d. Take the money from your piggy bank.

Put a check (✓) by the things below that you should plan for in a budget.

_____ 9. food
_____ 10. clothes
_____ 11. savings
_____ 12. your favorite tv show
_____ 13. playing baseball
_____ 14. shelter

Name _____ Date _____

School _____ Teacher _____

Grade _____

Post-test
Budgeting with Dan the Hobo Man

Circle the letter of the answer that best completes each sentence.

1. Which are the three basic needs?
   a. shelter, money, energy
   b. water, shelter, money
   c. food, shelter, clothing
   d. energy, shelter, money

2. Paul wants to see how he is spending his money. To help him find out he uses a
   a. bank statement
   b. notebook
   c. helper
   d. budget

3. Which of these is a long-range goal?
   a. a new pencil
   b. a college education
   c. a new bike
   d. lunch

4. Why do people set budgeting goals?
   a. They have more money than they need.
   b. They do not know what they want to buy.
   c. They want to buy something, but do not have enough money.
   d. They must save all of their money.

Budgeting with Dan the Hobo Man Post-test (cont.)
page 2

5. Which is a short-term goal?
   a. a new coat
   b. a pencil
   c. a CB radio
   d. a new truck

6. Which are wants?
   a. movies and food
   b. candy and books
   c. lunch and clothes
   d. a ruler and food

7. You can <u>not</u> set up a budget unless you
   a. learn how to make budgets in school.
   b. have lots of money to spend.
   c. buy a notebook to keep it in.
   d. know your needs and wants.

8. Why should you save money?
   a. You might need money for an emergency.
   b. So no one else can have any.
   c. So you can have a bank account.
   d. To help the economy.

9. Your mother's birthday is one month away. You want to buy her a really nice present. How can you budget your money for the present?
   a. Take the money from your savings account.
   b. Ask your Dad to let you do jobs to make some money.
   c. Borrow the money from your Dad.
   d. Plan your spending and save some money each week.

Budgeting with Dan the Hobo Man Post-test (cont.)
Page 3

12. Tammy and Tommy each get 50¢ to spend each week. Every week Tommy has no money left by Wednesday. Tammy has saved a little of her money each week. She now has $3.00. How could Tommy save some of his money?
    a. Ask Tammy to show him how to plan his spending.
    b. Ask for more money each week.
    c. Get a job that he could be paid for.
    d. Get his money later in the week.

Put an X by the things below that should be planned for in a budget.

_____ 13. a trip to the park
_____ 14. food
_____ 15. spending the night with a friend
_____ 16. clothes
_____ 17. library books
_____ 18. going to a friend's house to play
_____ 19. playing baseball
_____ 20 . a place to live

Worksheet #1

Name _____ Date _____

After listening to Cassette #1, work this sheet carefully. When you have completed it, place it in the area set aside for completed papers in the budget center. Dan will help you with this exercise.

PART I

Mark these eight items immediate, intermediate, or long range goals. Try to remember all the things you learned in the tape.

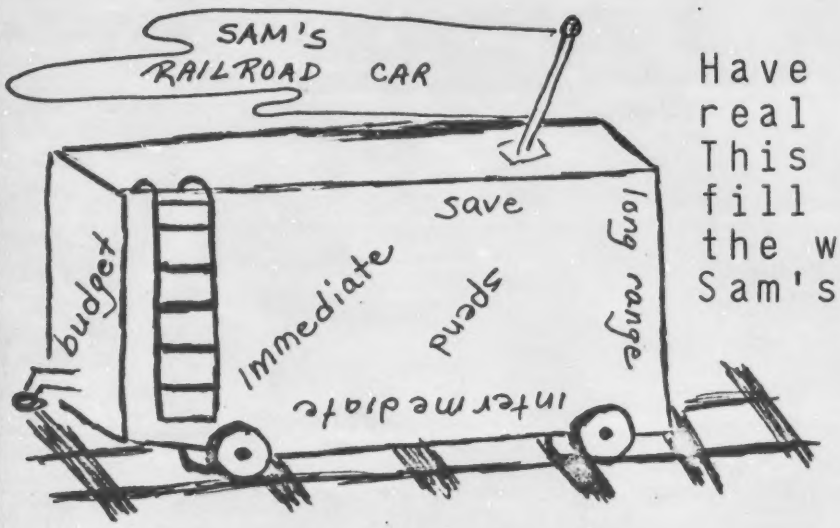
GOALS

1. 4H meeting dues _____
2. Mom's birthday _____
3. summer camp _____
4. nursing college _____
5. lunch tickets _____
6. a new football _____
7. a trip to the circus _____
8. notebook, paper, & pencils for school _____

41 Now do PART II

Worksheet #1 (Con't) Name _____

PART II



Have you been working real hard? This part is easy. Just fill in the blanks with the words listed on Sam's railroad car.

1. A plan for spending is a _____.

2. A goal that will be reached many months or years from now is a _____ goal.

3. Having a budget helps you see how you _____ your money.

4. A goal that must be met now is an _____ goal.

5. If you want to buy a baseball bat, you might have to _____ for many weeks.

6. Goals that take several weeks to be reached are called _____ goals.

Worksheet #2

Name _____ Date _____

NEEDS AND WANTS ... BUT I NEED IT!

For the next 5 days write down everything you spend. Tell what you bought. Tell how much it cost. Write N for something you had to have. Write W for want if it was something you did not need.

Set your sheet up like this:

Mon., Tues., Wed., Thurs., Fri. April 9 - 13	$	N W
notebook paper	$ .79	N
ice cream soda	$ .85	W
movie, "Star Wars"	$2.00	W
socks - 2 pair	$1.75	N

Worksheet #2 (Con't) Name _____

If you got any money during those five days, write it down too. Tell how much you got. Put an X by the ways you get money every week or nearly every week. Do not mark ways you get money once a week or less.

This is how your chart might look:

Monday - Friday April 9 - 13	$	X
birthday money	$5.00	
walked dog	$ .25	X
did dishes	$ .25	X
made bed	$ .10	X
raked leaves	$2.00	

After you finish your five-day chart, put it in the folder marked "Completed Papers" that is at the Budgeting Center.

Worksheet #3

Name _____ Date _____

DO I NEED IT ... OR DO I WANT IT?

Sometimes wants can turn into needs. I remember the time when I really wanted a new tent, even though my old one down at Hobo Island was fine. But the big rain came and my want turned into a need when I found out my old tent leaked... in 37 places!!

Tell how each item on the list below could be a need. Then tell how each item could be a want.

1. Big Mac

   need: _____

   want: _____

2. candy bar

   need: _____

   want: _____

Worksheet #3 (Con't) Name _____

3. paper back book

need: _____

want: _____

4. socks

need: _____

wants: _____

5. magic markers

need: _____

want: _____

6. drawing paper

need: _____

want: _____

NEEDS & WANTS POSTER #1

NEEDS

These are the things that a person must have to be able to live. They are:

clothing

shelter

food

WANTS

These are other things like:

bikes

toys

BEST COPY AVAILABLE

BUDGET POSTER #2

Write down what you spend this week.

Tell what you bought.

Tell how much it cost.

Mark N if you needed it.

Mark W if you wanted it only.

You could set your sheet up like this—

WEEK OF APRIL 7-13	$	N-W
NOTEBOOK PAPER	$.79	N
ICE CREAM SODA	$.85	W
MOVIE - "STAR WARS"	$2.00	W
SOCKS - 2 PAIR	$1.75	N

Worksheet #4

Name _____ Date _____

WORD BUILDING

PART I

LARGE DEPARTMENT STORE

See how many words you can make out of the letters of "large department store". The words you make must be things you could buy at a department store.

An example would be: pants

1. _____ 6. _____

2. _____ 7. _____

3. _____ 8. _____

4. _____ 9. _____

5. _____ 10. _____

any more?

_____

_____

_____

_____

Worksheet #4 (Con't) Name _____

SUPERMARKET GROCERIES

Now see how many food words you can make out of supermarket groceries.

An example would be: tea

1. _____ 6. _____

2. _____ 7. _____

3. _____ 8. _____

4. _____ 9. _____

5. _____ 10. _____

any more?

_____

_____

When you have finished put your worksheet in the "Completed Papers" folder at the Budgeting Center. Don't forget to mark your record sheet.

Worksheet #5

Name _____ Date _____

See if you can find all the words listed below. When you are finished, put your worksheet in the folder marked "Completed Papers". Mark your record sheet. If you need any help, ask your teacher.

WORD LIST

need	spending
want	plan
necessity	entertainment
budget	savings
food	dollars
clothing	vacation
shelter	dime
earn	penny
chores	nickel
collect	quarter

The word search puzzle is found on the next page. The puzzle contains all of the words found in the WORD LIST.

Words can be found: → ← ↓ ↑ ↙ ↗

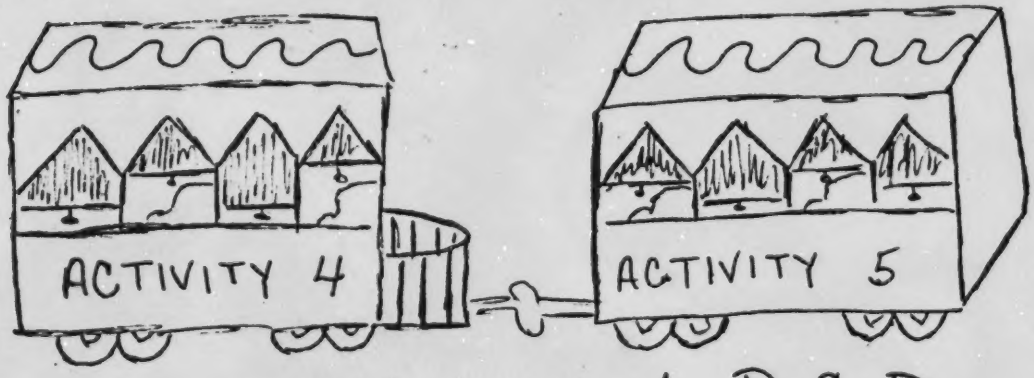
WORKSHEET #5 (Con't) Name _____

p	r	c	a	p	d	p	s	q	w	i	r	f	b
o	f	o	o	d	m	l	s	t	v	x	d	c	s
m	t	l	r	h	s	a	v	i	n	g	s	e	r
y	y	l	q	l	e	n	m	p	i	t	r	f	a
l	s	e	s	d	j	r	c	h	g	o	m	b	l
b	g	c	b	u	d	g	e	t	h	w	i	p	l
g	e	t	r	k	x	b	s	c	l	r	k	y	o
a	t	q	w	l	s	h	e	l	t	e	r	d	d
r	p	u	n	o	p	n	a	o	w	n	d	t	x
q	m	a	j	t	e	a	r	t	q	e	n	f	m
s	s	r	w	a	n	t	n	h	s	e	r	e	u
e	t	t	i	y	d	m	c	i	m	d	f	l	e
z	d	e	o	j	i	e	k	n	v	s	k	a	p
c	b	r	l	o	n	v	i	g	v	p	q	g	h
i	e	h	b	s	g	a	d	k	a	e	j	s	y
t	t	r	g	t	t	p	c	o	c	n	r	n	i
r	q	n	o	r	a	z	f	u	a	n	z	b	q
v	s	n	e	c	e	s	s	i	t	y	t	a	w
m	i	t	r	e	m	r	e	d	i	m	e	v	u
g	n	r	o	p	q	e	s	t	o	h	m	u	n
e	r	a	f	l	e	k	c	i	n	o	p	s	t

_____'S RECORD SHEET

Color in each marked train car after finishing the activity marked.

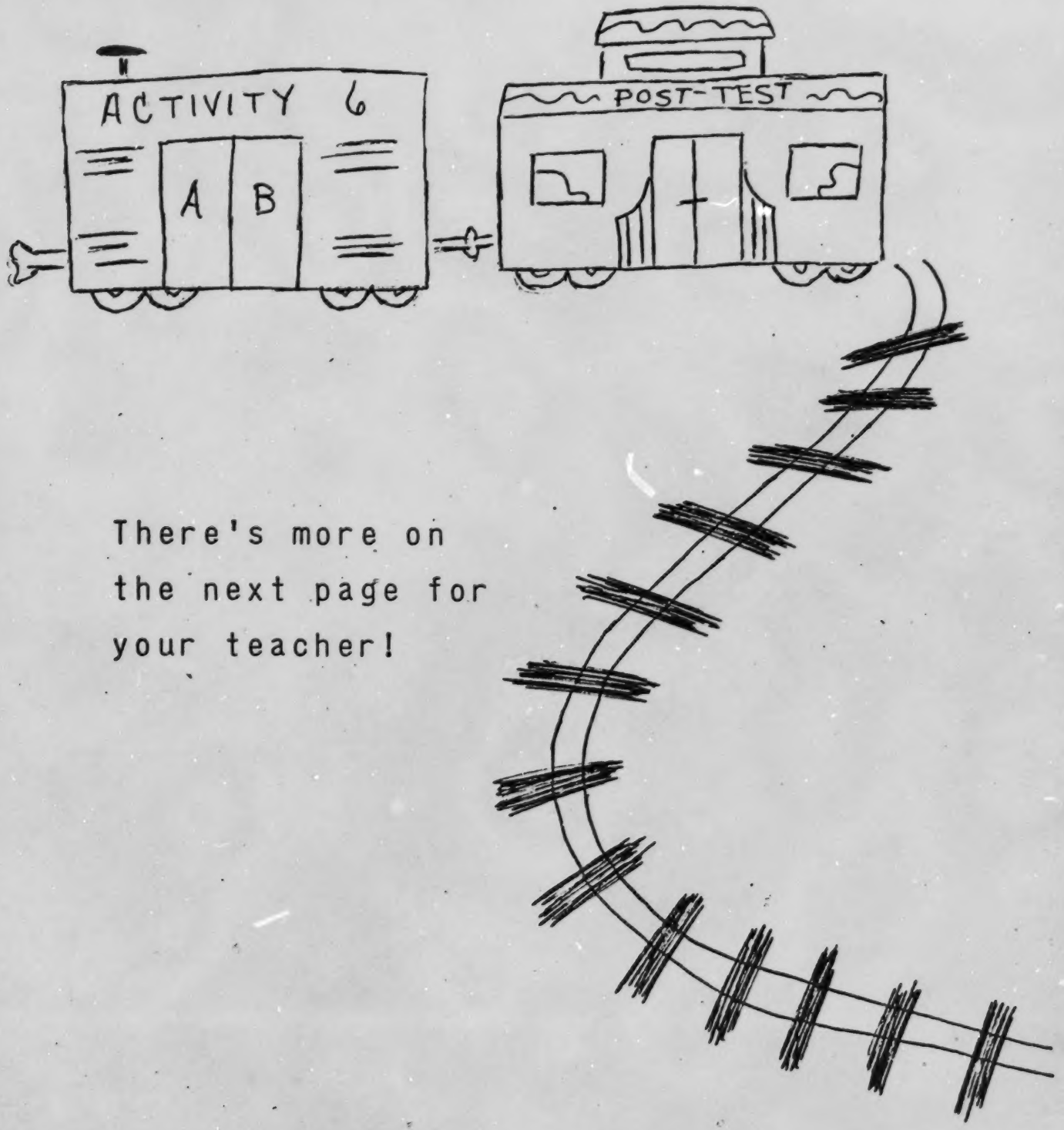
A or B (circle one)



A or B
(circle one)

A, B, C, D
(choose 2)

_____'S RECORD SHEET



There's more on the next page for your teacher!

FOR YOUR TEACHER

Pre-Test:
score _____ comments _____
_____

Activity 1:
score _____ comments _____
_____

Activity 2:
score _____ comments _____
_____

Activity 3:
score _____ comments _____
_____

Activity 4: A or B
score _____ comments _____
_____

Activity 5: A, B, C, D (2)
score _____ comments _____
_____

Activity 6: A or B
score _____ comments _____
_____

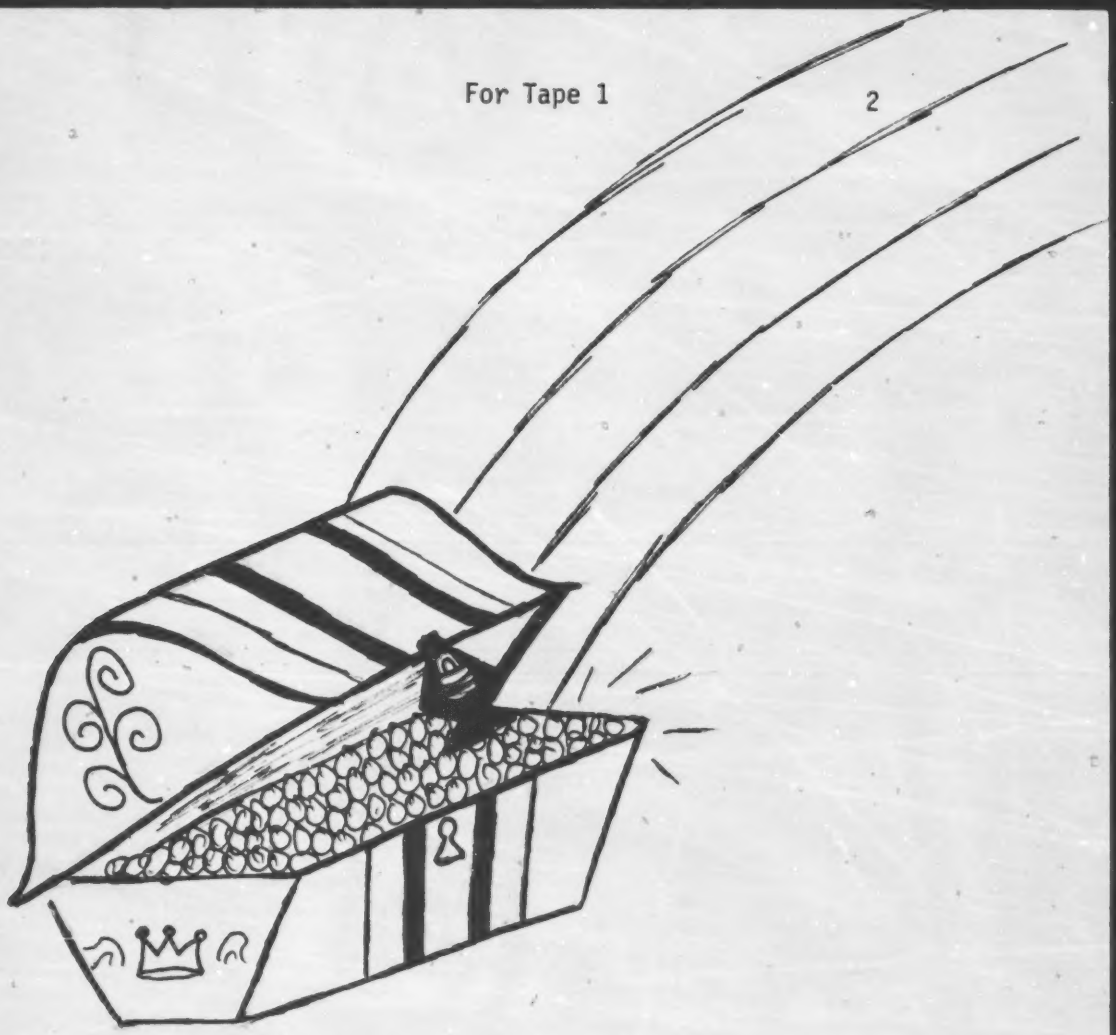
Post-Test:
score _____ comments _____
_____

Quest: #1, #2, #3
score _____ comments _____
_____

READ ALONG BOOK

FOR TAPE #1

A plan for spending money is a budget!
Nearly everyone who handles money uses a budget of some sort.



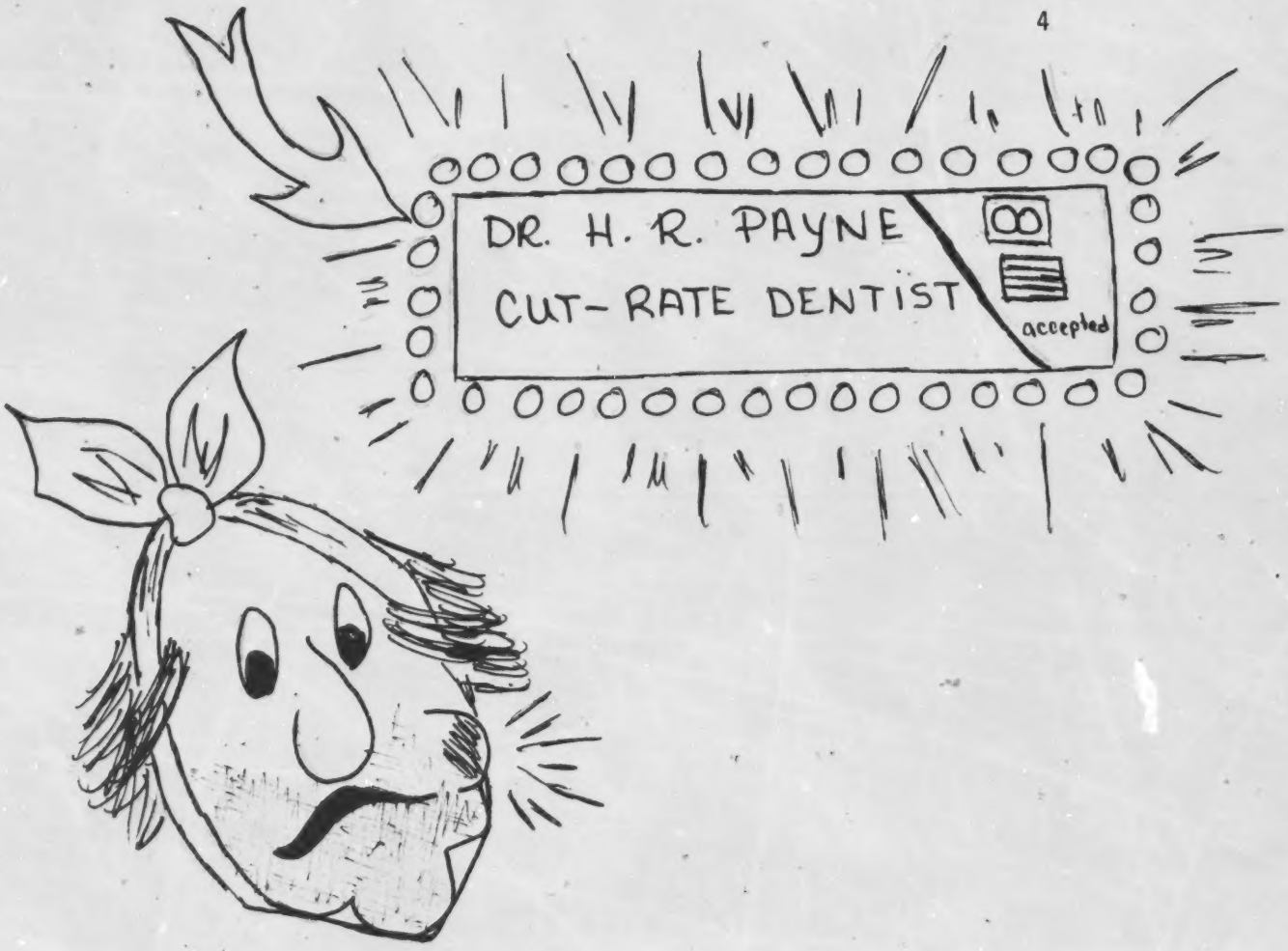
The first step in planning a budget is to set goals.

Very few people are lucky enough to get everything they want. That is why goals need to be set for your spending plan or budget.

Well planned budgets usually provide for three kinds of goals. They are:

1. Long range goals
2. Intermediate goals
3. Immediate goals

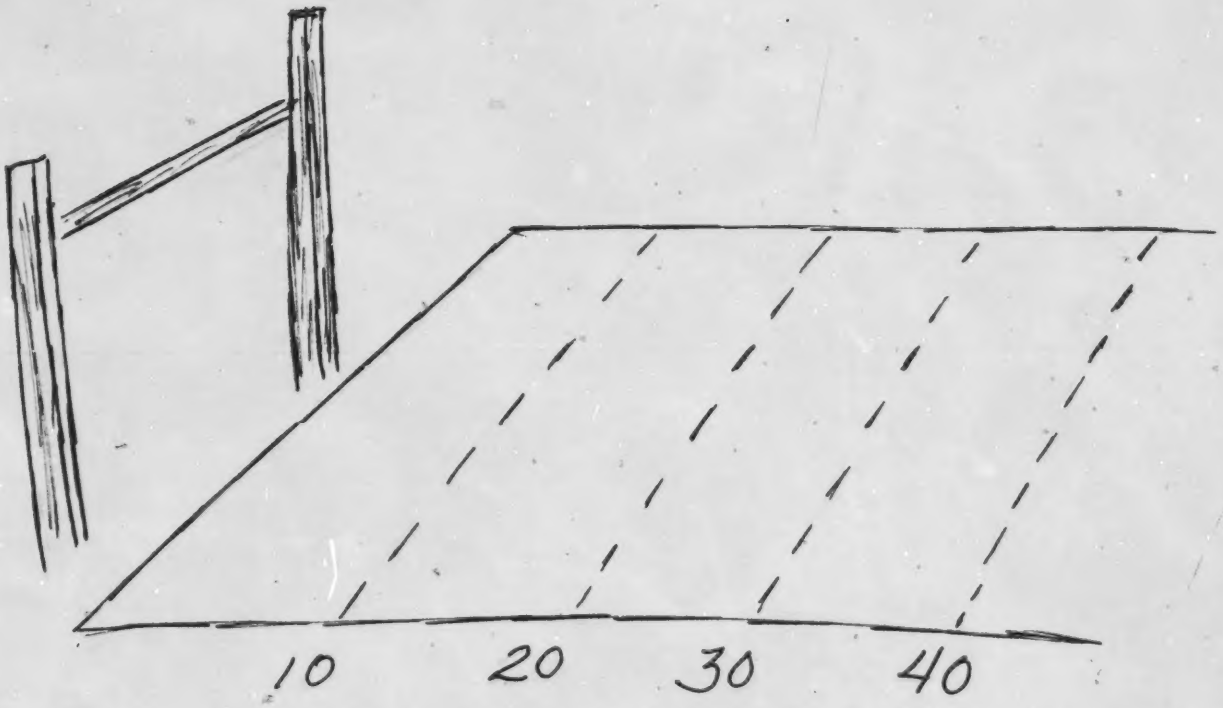
4



Another important part of your budget is an emergency fund to pay for any expense that is not in the budget.

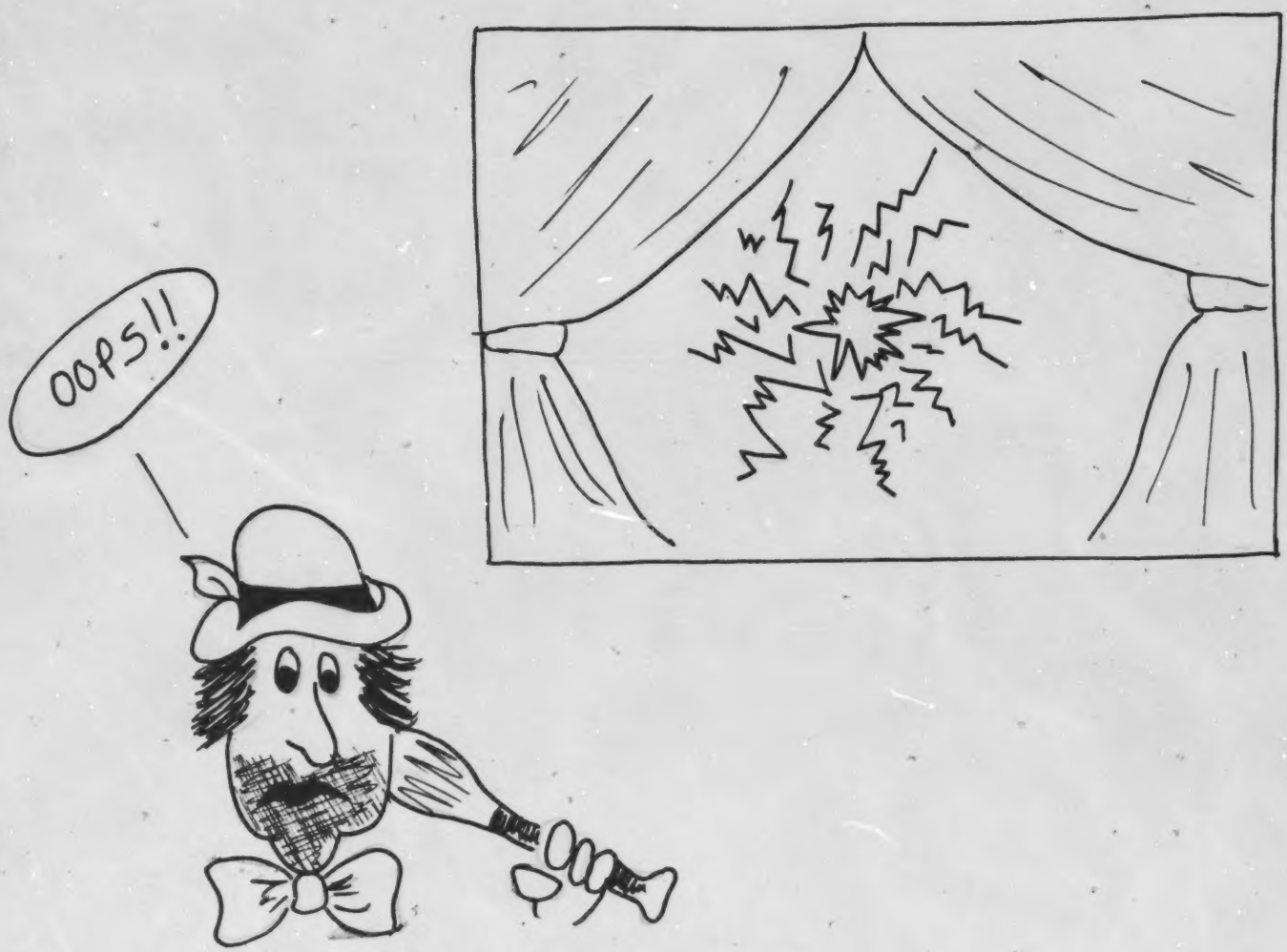
REVIEW:

A budget is a plan for spending money!



There are three kinds of goals:

1. Long Range
2. Intermediate
3. Immediate



Every budget should have an emergency fund for unexpected expenses.

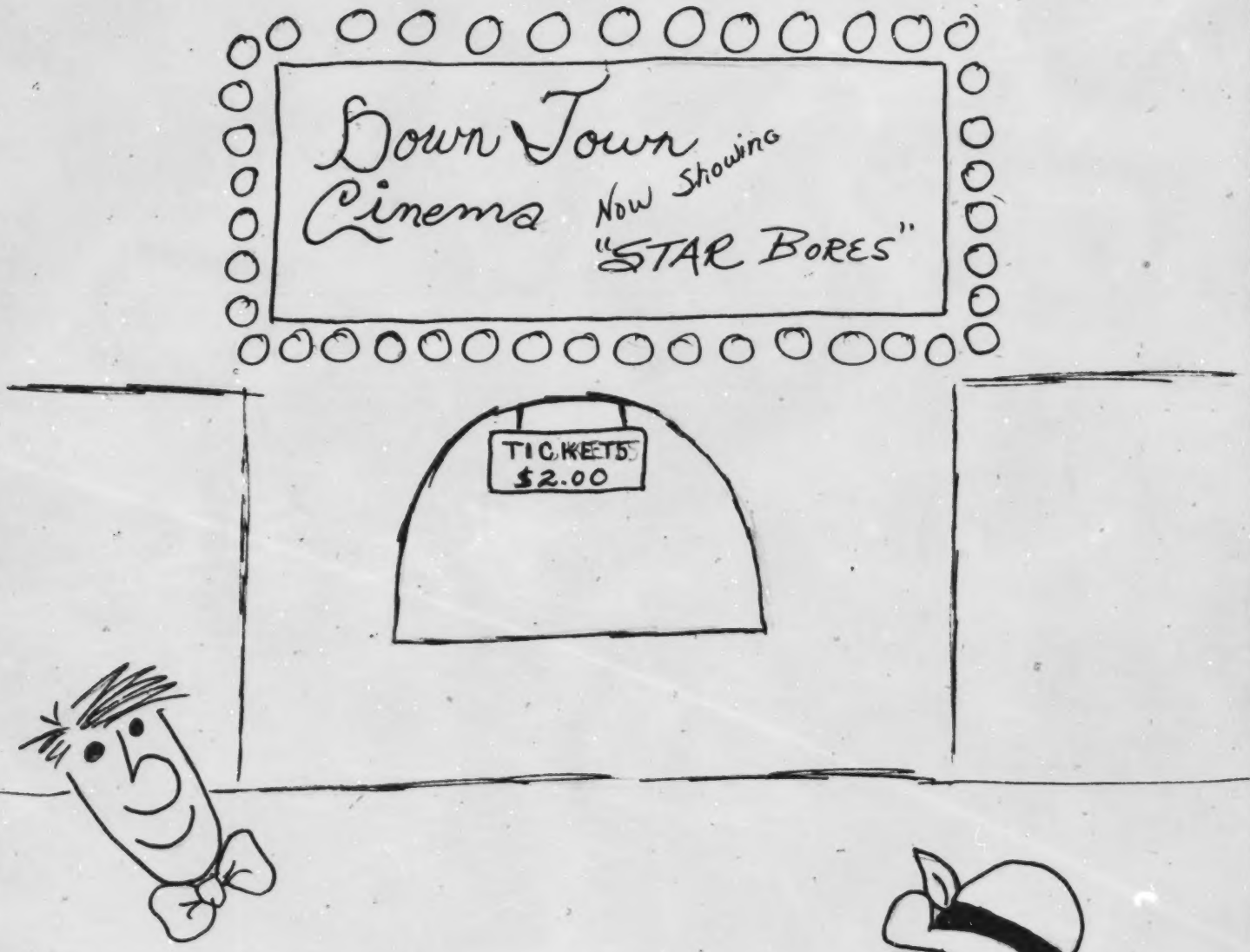
A little money to save

comes in handy too.

READ ALONG BOOK

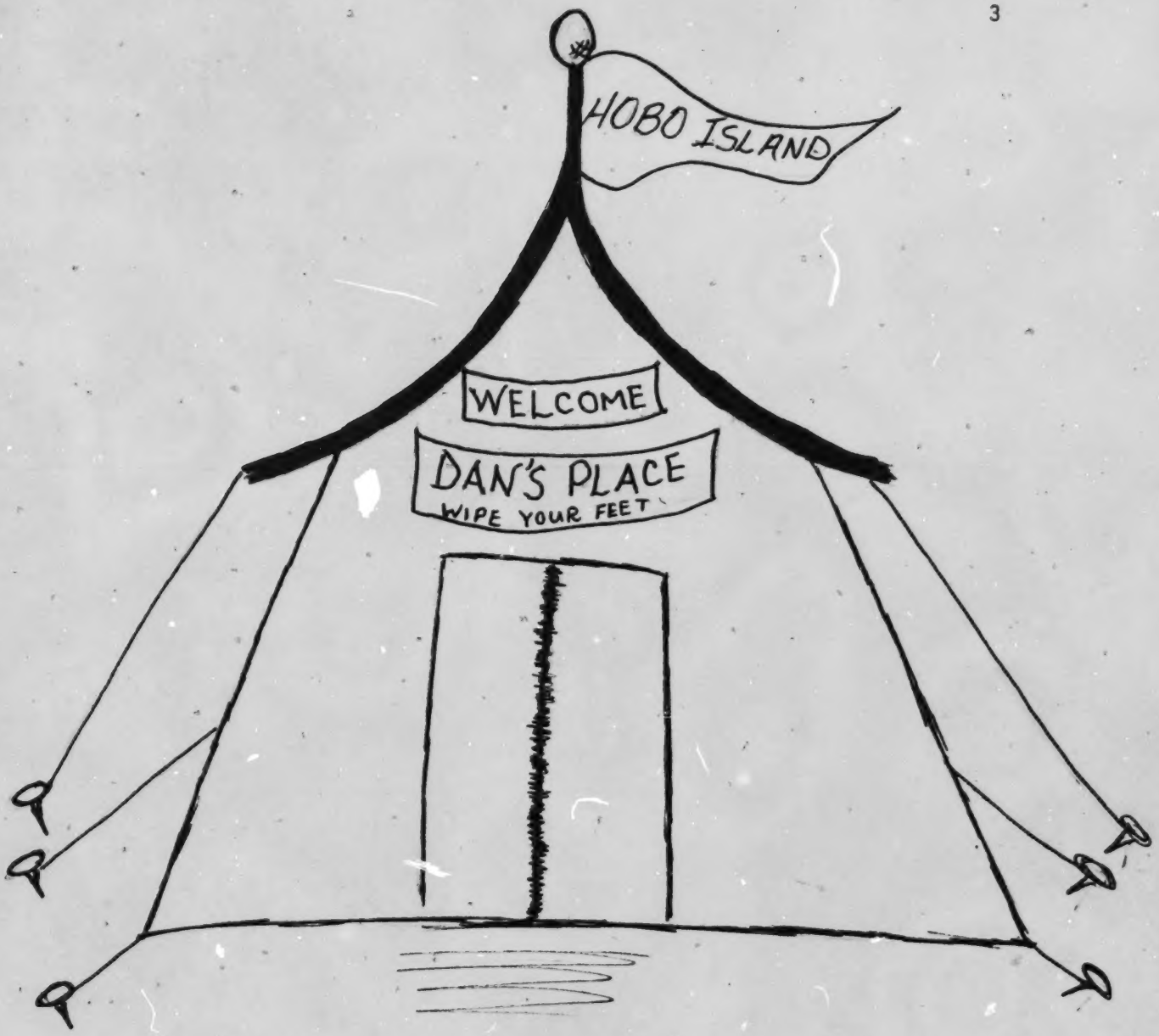
FOR TAPE #2

DAN and SAM

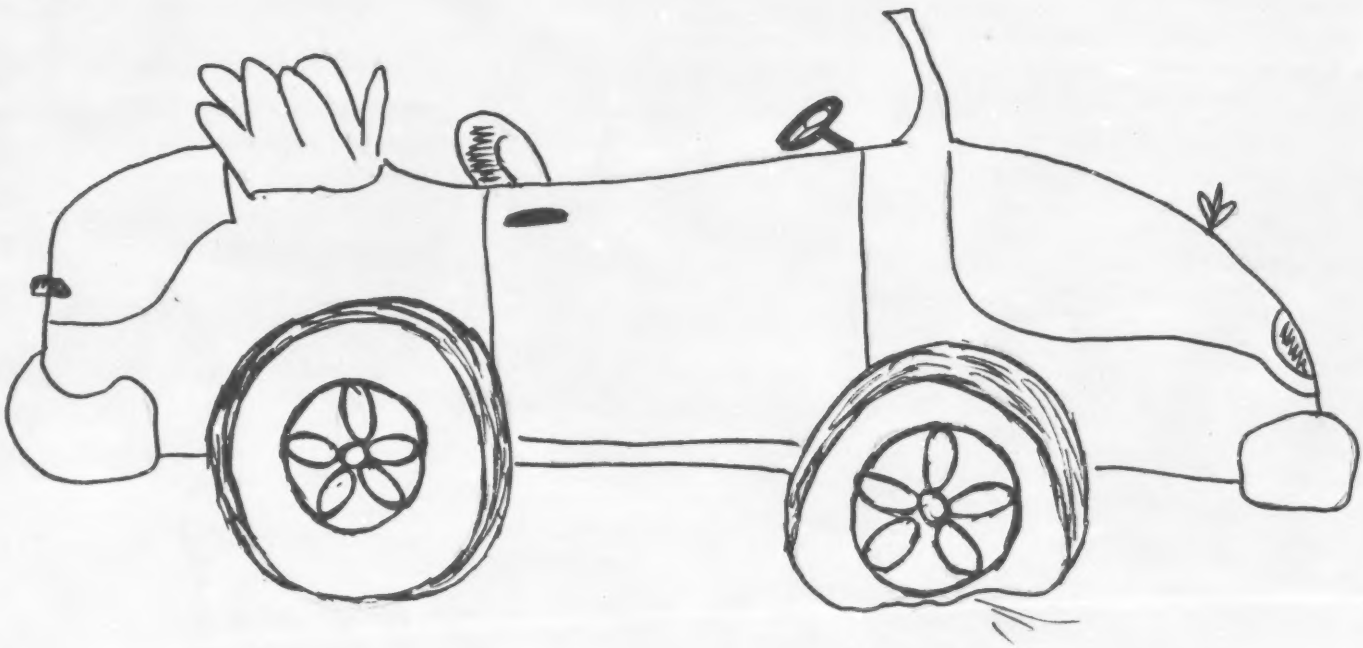


You can easily fit
"wants" into your budget...
after you take care of
your NEEDS!!

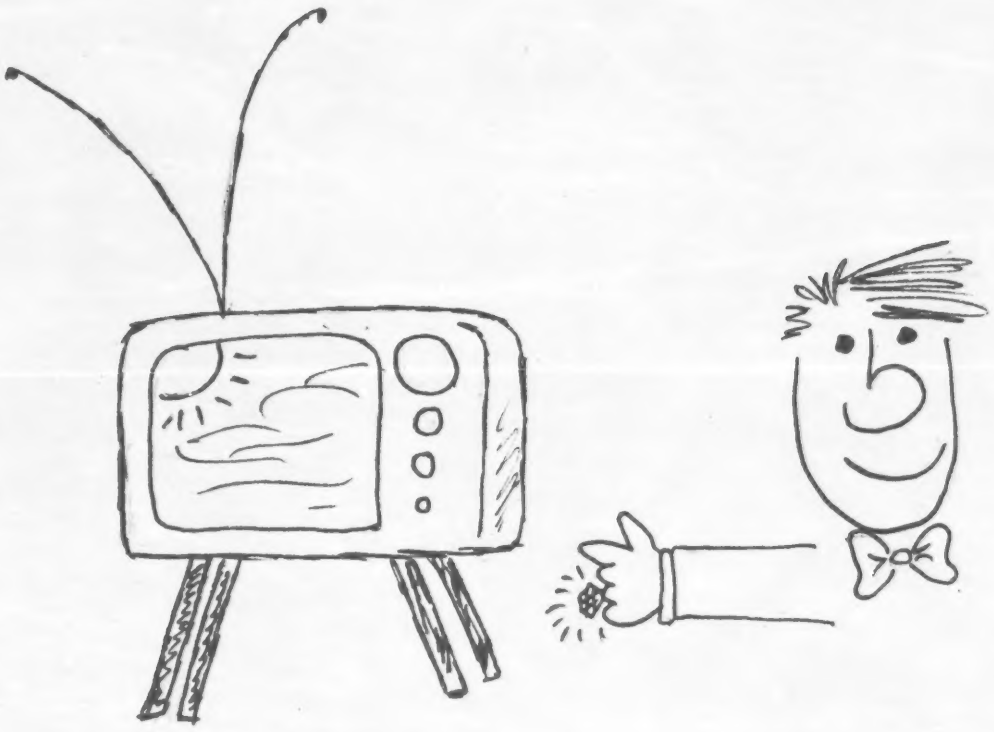
Our spending plan is called a budget. Food, clothing and shelter are called necessities. They are things every person must have in order to live.



Everyone must budget for the basic needs of food, clothing, and shelter.



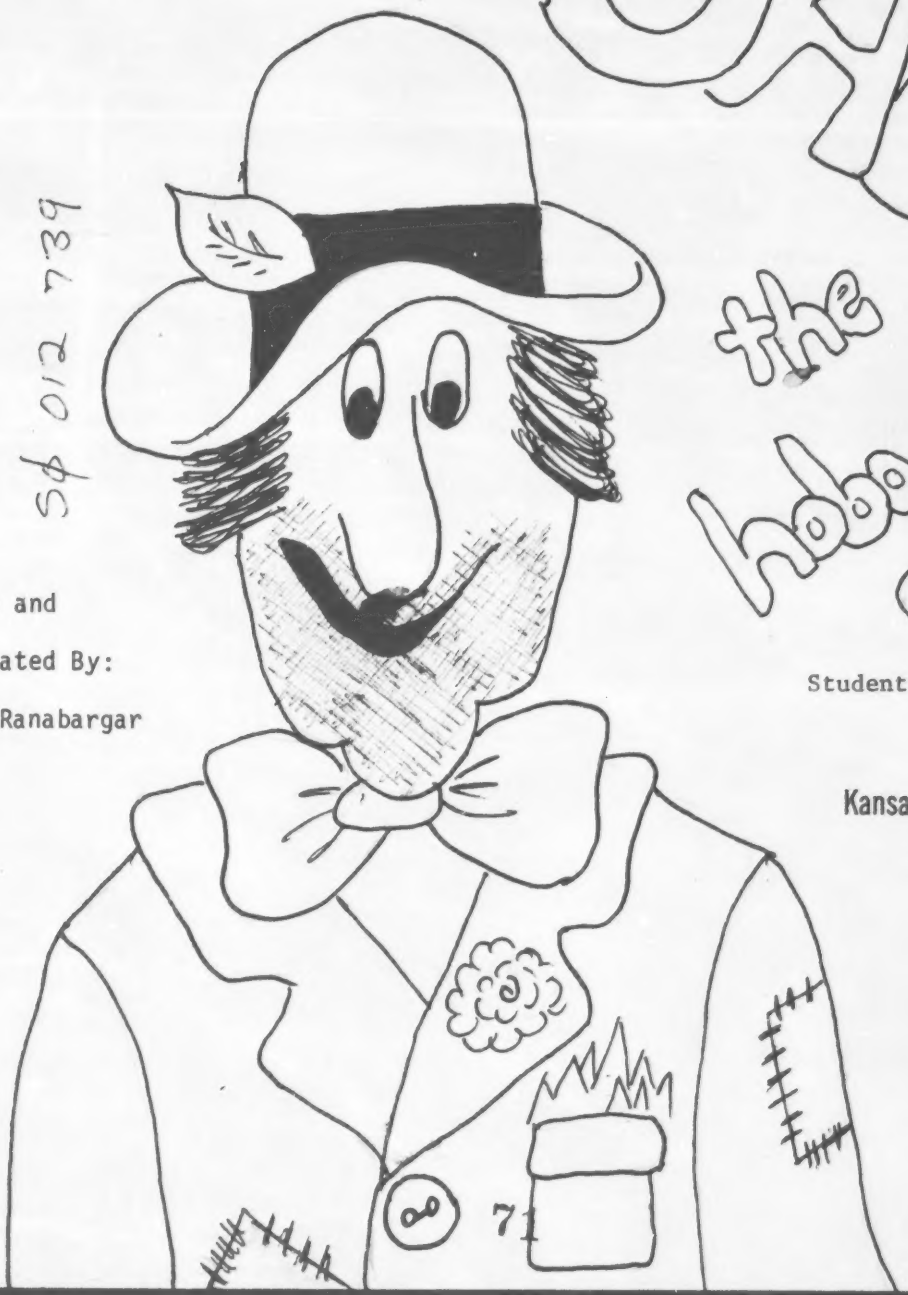
Budget for your needs first, and then save some money for an emergency.



Managing money helps the budgeter enjoy life.

BUDGETING WITH DAN, the hobo man

S4 012 739



Written and
Illustrated By:
Cheryl Ranabargar

Student Materials
Project COST
ESEA Title IV
Kansas State Dept. of Education
USD 449
Easton, KS 66020

This booklet is called a CAPSULE. It was written just for you. This capsule will help you learn about budgeting and will help you make a spending plan you can use.

This capsule will take you through all the tasks of budgeting one step at a time . . . that's the easy way to learn.

And I am Dan,
the Hobo Man.

I will be around
to help you out.

Look for me!

See you later. . .

In this capsule there are lots of fun ACTIVITIES for you to do. The ones marked with a star (*) are the most important lessons. Do these first. Then you can choose which activities you wish to do. The directions for each group of activities will tell you exactly what should be done.

We will do this
one step at a time!

Some activities are on worksheets. They will be in the labelled folders at the BUDGETING CENTER. Some activities are games, filmstrips or cassettes. They will be on the shelf behind the teacher's desk. Ask for them.

If you have any questions, ask the teacher. But remember to study the directions first!

Have you ever wanted to go to the movies but found that you did not have enough money? Have you ever wished you had more money to spend for special holidays or birthday gifts? These are just two ways that budgeting can help you. A budget is a plan for spending your money.

A budget sounds like a good way to help yourself have more fun, doesn't it?

BUDGET

This capsule will help you understand about budgeting and how a budget works. After finishing the activities in this capsule, you will be able to:

1. identify the expenses that must be planned for in a budget.

2. identify reasons why it is a good idea to have a budget.

3. tell the difference between wants and needs.

4. apply budgeting to your own life.

Before you begin the activities in this capsule, take the short pre-test. It is in the folder marked "Pre-Test" at the Budgeting Center. See how many questions you can answer. Do not worry if you do not know the answers to all the questions. This is a test to let you and your teacher see what you already know and what you need to study.

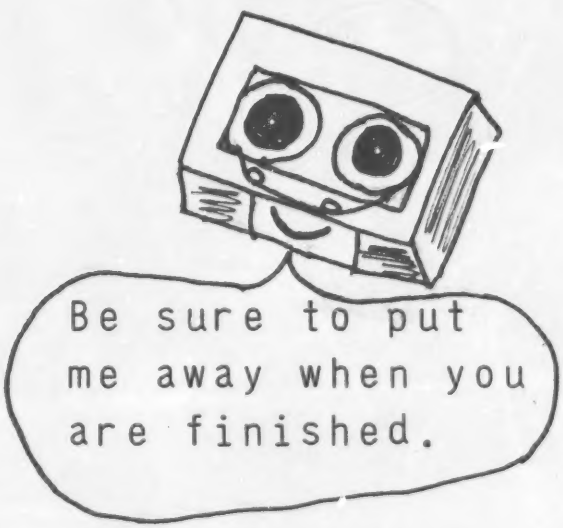
When you finish the pre-test, give it to your teacher.

NOW. . .

These activities will help you discover what budgets are and how they work.

*1. Ask your teacher for Cassette Number 1. It is an important one. It will tell you exactly what a budget is.

Listen very carefully! Then after you have finished-- do Worksheet Number 1 and turn it in. The place for your completed papers is marked at the Budgeting Center. Then, mark your record sheet.



*2. Read the cartoon[8] that is in the "Funny Paper Folder". It is cartoon number 1. After reading the cartoon, draw at least three things you like to do or would like to have but sometimes do not have the money for.

Put your drawing in the place marked "Completed Papers" at the Budgeting Center.

Talk to your teacher if you are having any problems!

*3. Study the poster card "Basic Needs". The poster card is at the Budgeting Center.

Now that you have studied the poster card, choose one of the following activities marked A or B to do.

Activity 3 A
Make a poster by drawing, painting, or cutting pictures from magazines that show man's basic needs. Hang it up in the Budgeting Center.

OR

Activity 3 B

Write a short paragraph. Pretend you lived hundreds of years ago. Tell how you would meet your basic needs. Place your paragraph in the place marked "Completed Papers" at the Budgeting Center. Be sure to put your name on your paper and mark your record sheet.

*4 A

Listen to the cassette "Needs and Wants, Making a Budget". (number 2)

OR

B

Read the article "Needs and Wants". Ask your teacher--she will get these for you.

THEN

Complete Worksheet Number 2 "Needs and Wants. . . But I need it!" This worksheet is at the Budgeting Center. When you finish it--place it in the "Completed Papers" folder. Then mark your record sheet.

Activity 5

DO TWO OF THE FOLLOWING ACTIVITIES

A. View the filmstrip: "The Toy Store". It is a super filmstrip. Ask your teacher for it.

OR DO. .

B. Worksheet Number 3 "Do I need it. . or want it?" This sheet will help you figure out the difference between things you need and things you want. It is at the Budgeting Center. Turn it in at the "Completed Papers" file when you are finished.

OR DO. .

C. Worksheet Number 4. This is a word building exercise. See if you are a super thinker!

OR . .

D. View filmstrip: "Budgets and Bicycles". Ask your teacher for it. It is a funny one!

Did you mark your record sheet for Activity 5? If not, do that now.

Now I've got it! Needs are food, clothing, and shelter. They are items everyone must have.

When I make up a budget, I have to take care of my needs first. Then I can think about buying the things I want!!!!!

Activity 6

CHOOSE ONE OR BOTH OF THESE

A. Do a word search--it is in the folder marked Worksheet Number 5. Find all the budgeting words. Turn it in at the "Completed Papers" file.

OR

B. Find a friend or two and play a game called "Make it Through". Your teacher will get the game for you. The rules for the game are on the back of the gameborad.

You have done a great job so far!!!

Good for you!!!!!

It's sure been nice working with you here at the Budgeting Center. I hope you had fun and learned a lot!

HAVE FUN!!

Get the post-test from your teacher. Answer the questions on the post-test. Then give the completed post-test to your teacher. She will want to visit with you about your work at the Budgeting Center. . . and she will want to praise your good work!!!!

QUEST

Choose one or two of these ideas for extra fun!!!

#1. Interview your parents or some other adult. Ask them how they budget their money, what their budgeting problems are, what their most important budget items are, and any other questions you can think of. Take notes. Then give your report to the class.

#2. Collect several newspaper articles about government budgets. See if you can tell from the articles the major areas the government must budget for. Mount your article on a poster board. Then display it in the classroom.

#3. Make up your own budgeting game. Decide how you want to set it up. Then gather art materials from the Budgeting Center. After you have finished, show your game to the teacher. Then gather friends and play your <u>own game</u>!